IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit:

3695

Examiner: Samuel Weis

In re Application of: Lego et al.

Serial No.: 10/033,592

Filing Date: December 28, 2001

METHODS AND SYSTEMS FOR

PROCESSING AND COMMUNICATING

FINANCIAL TRANSACTION DATA

RESPONSE TO OFFICE ACTION

October 29, 2009

VIA ELECTRONIC FILING

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action dated April 29, 2009 for the captioned patent application, applicants submit the present response wherein:

Amendments to the Claims begin on page 2.

Remarks begin on page 17.

Conclusion begins on page 24.